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SPRING 1990

Especially FOR Seniors



A quarterly newspaper from the Ontario Advisory Council on Senior Citizens □ Circulation 1,003,699

Ontario residents receive new health numbers

Starting this spring, new individual health numbers, on plastic cards, are being provided to every bona fide resident of Ontario. Health Minister Elinor Caplan has announced. Registration kits for the new system were to be mailed to every household in the province over a two-week period beginning April 17, 1990. If you didn't receive a kit where you live, they will also be available in Canada Post Offices, your local Ministry of Health office and as advertised in your local media. It is important that you complete and return the registration form.

Health coverage, including Ontario Drug Benefits, will remain the same, but everyone will eventually need the new 10-digit health card as old OHIP paper cards and numbers are phased out.

Following this year's initial registration, newborns and new residents will be added as they arrive. Each person's health number will be assigned for life.

"The introduction of this new card means people's health needs will be better served," Mrs. Caplan said. "A personal number is the key to reliable records that no longer need to be

changed as people grow up, leave home, switch jobs, marry or divorce, raise families or retire."

The cards are part of the health ministry's modernization and consolidation of all its information systems. The overhaul should provide savings of more than \$1.5 billion over ten years, with ten percent of that amount resulting from use of the new health cards.

For information, call (toll free) 1-800-268-1154, TDD 1-800-387-5559, or your local Ministry of Health office.

Province celebrates Seniors' Month

June is 1990's Senior Citizens' Month and the theme this year is *JubilAGEtion — A Celebration of Age*.

The celebration begins on May 31, the eve of *JubilAGEtion*, as the Honourable Gilles Morin, Minister for Senior Citizens' Affairs, hosts Senior Achievement Awards ceremonies at Queen's Park. Twenty seniors will be honoured for the outstanding contributions they have made to their communities. The ceremony will be followed by a special reception hosted by the Honorable Lincoln Alexander, Ontario's Lieutenant Governor.

Besides varied activities planned by communities across Ontario, this year's theme is being reflected in a series of 15 regional stage shows featuring talented seniors from throughout the province. Many persons featured in these *JubilAGEtions of June* concerts will be invited to appear at Senior Jubilee Concerts scheduled to take place at Toronto's Roy Thomson Hall from August 13 - 16, 1990. As sponsor of the concert series, the Office for Senior Citizens' Affairs is working in close co-operation with the United Senior Citizens of Ontario (USCO), the project managers.

Ottawa's Festival franco-ontarien from June 19 to 24 will feature francophone seniors from across the province in a series of concerts sponsored by the Office for Senior Citizens' Affairs, the Ministry of Community and Social Services and the Office for Francophone Affairs through La Fédération des ainés

francophones de l'Ontario and Le Centre de jour polyvalent des ainés francophones d'Ottawa-Carleton.

"As audiences at these showcases," said Mr. Morin, "persons of all ages will be given opportunities to join in the 'celebration of age'... to witness and reflect upon the rich reservoir of wisdom and talent that dwells within this province's population of senior citizens."

For more information about Seniors' Month activities, contact an older adults' centre in your area or the Office for Senior Citizens' Affairs at (416) 965-5106 or 1-800-267-7329 (toll-free, outside Toronto).

Cartoon contest results on page 5



The judges: left to right, Council Chairman JoAnne Fillmore, Seniors' Minister Gilles Morin and Jean Woodsorth, Past President, Ontario Division, Canadian Pensioners Concerned.

Seniors to discuss housing options

Housing for senior citizens in Ontario will be the topic of a two-and-a-half day conference to be held at the King Edward Hotel in Toronto from June 27 - 29, 1990. Entitled *Breaking the Barriers*, the conference will be sponsored by the Canada Mortgage and Housing Corporation (CMHC) and the Ontario Office for Senior Citizens' Affairs.

The growth in the number of seniors will have a significant effect on housing requirements across the country. CMHC will be sponsoring a conference in each province and territory between April and July, 1990. The Seniors Secretariat, Health and Welfare Canada, is also providing financial support.

The conferences will be designed to enable seniors to

discuss their ideas and concerns about housing with representatives of the private and non-profit housing sectors; financial institutions; health and social service agencies; and federal, provincial and municipal agencies involved in housing and services. Discussions will focus on identifying housing options seniors prefer and how these can be made more widely available.

For more information about *Breaking the Barriers*, contact: Communications Department, Ontario Regional Office, Canada Mortgage and Housing Corporation, 2255 Sheppard Avenue East, Suite E222, Willowdale, Ontario M2J 4Y1, or telephone: (416) 495-2000.

Portable parking permit will eliminate abuses



The province's new Disabled Person Parking Permit is now available to eligible Ontarians with disabilities, including seniors. The permit was developed by the Ministry of Transportation with the assistance of disabled individuals and disabled persons' organizations; law enforcement, traffic and municipal representatives; the Ministries of Municipal Affairs and the Solicitor General; and the Offices for Disabled Persons and Senior Citizens' Affairs. The Ontario Advisory Councils for Disabled Persons and on Senior Citizens were closely involved from the start.

The new permit is portable and is issued specifically to individuals who are medically certified as being disabled, or to companies that transport disabled persons. The permit therefore has several advantages over the disabled symbol licence plate it replaces.

□ The permit provides access to disabled parking spaces for any vehicle in which the permit holder is a driver or passenger and which displays the permit on a visor or the dash.

The disabled person need not own or drive a motor vehicle.

□ Able-bodied drivers not carrying or meeting a disabled person will no longer be able to park in spaces designated for disabled persons. (This has been a frequent abuse of the disabled symbol licence plate.)

□ Another abuse, by persons who once obtained a disabled symbol plate

and are no longer disabled, will be eliminated. Recipients of the new permit will be medically certified by a doctor, physiotherapist, osteopath, chiropractor or occupational therapist as being disabled, either permanently or for a stated temporary period.

□ The permit need only be displayed when the motor vehicle occupies a disabled parking space or stopping zone where allowed by municipal by-law. At other times the motor vehicle needn't be identified as carrying a disabled person.

□ The permit will be recognized throughout the rest of Canada and the United States.

Since enactment of parking by-laws falls within the jurisdiction of municipalities, a model by-law has been sent to Ontario's 850 municipalities and 117 police services. The proposed by-law includes provision for much stiffer fines for able-bodied drivers who illegally occupy disabled parking spaces. The maximum permissible fine rises to \$2,000.

There will be a six-month phase-in period when either the new permit or the old disabled symbol licence plates or municipal permit will be recognized for special parking. After November 1, 1990, only the Ontario permit will be recognized on Ontario cars. Owners of cars with disabled symbol plates will be asked to exchange them for regular plates on their normal renewal date, or before if they wish.

Out-of-province vehicles dis-

playing the disabled symbol of their home province or state will be accorded the same parking rights as Ontario cars displaying the new permit.

There will be an 18-month phase-in period for a new standard sign designating parking spaces for disabled persons.

The permit is free but the permit holder will be responsible for any fee that may be charged by the health professional certifying the holder's disability. Application forms can be obtained by mail from the Ministry of Transportation or from Drivers Licence Issuing Offices and Examination Centres. Check the Blue Pages of the telephone book for your local offices.

Welcome to Nineteen-eighty-ten

The Winter 1990 issue of *Especially for Seniors* spoke of the year 1990 as "the start of a new decade." Several readers have pointed out that this year is in fact the last of the old decade. A reader from Cornwall submitted the following explanation.

"A thermometer has a 0° level.

There was no year number 0 - 1 A.D. followed 1 B.C. directly.

After ten years one decade had elapsed.

After 100 years one century had elapsed.

The second century began Jan. 1, 101.

We are now living the tenth year of the 198th decade. The next decade starts on Jan. 1, 1991. The next century starts Jan. 1, 2001. You don't pay a bill of \$10.00 with \$9.00.

This year is nineteen-eighty-ten."

What more can we add? Welcome to nineteen-eighty-ten!

Especially Seniors

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Please do not write to us about changes of address. When you notify the Old Age Security, your address label is automatically updated. However, if you would like to be deleted from our mailing list, clip the label from your paper and mail it with your request to *Especially for Seniors*. Please be patient. Changes to the mailing list take a while. If your household receives extra copies, we suggest you share them with friends or family.

For information on programs and services available to seniors in Ontario, telephone the Office for Senior Citizens' Affairs, (416) 965-5106. Outside the Toronto area dial toll-free 1-800-267-7329.

Mailing list glitches are being fixed

We are aware that there have been some problems with our mailing list. We have brought this to the attention of the ministries concerned and have been assured that every effort is being made to bring the list up to date as soon as possible.

When you write to us with changes or deletions to the mailing list, please be sure to include your full name and address with your request.

THE CHAIRMAN'S MESSAGE

As I sit by my window, a brilliant cardinal is hopping from the shrubs to the walk, while his mate in her muted colours is calmly eating a worm nearby. At the same time the radio is broadcasting news of problems from all corners of the world. We must look out the window and believe that nature is at work, that beauty is there to be enjoyed, as we conscientiously proceed to do whatever we can as individuals to make right what is wrong in this world of ours.

For those of us who are elders, the times may be difficult to understand; there are dilemmas. For instance, such a seemingly simple thing as whether a new decade began in January, as I mentioned in the last issue, or whether as some of you corrected me, it begins in 1991. I have ten fingers on which to count this out, but I'm still confused.

(Something that does not confuse me is that with this issue, the circulation of *Especially for Seniors* has topped one million!)

Speaking of dilemmas, may I compliment all the cartoonists who entered our contest. Judging them was fun, but oh so difficult! We'll share the laughs and truths expressed whenever there is an opportunity.

As taxpayers in this province, I believe you will be glad to know that all Councils, Boards or Commissions have a "sunset review" every three years. The mandate and productivity of each organization is examined and Cabinet makes a decision whether to



JoAnne Fillmore
Chairman
Ontario Advisory Council on Senior Citizens

continue that particular endeavour. Our Council came through its review with flying colours. That means that until March 1993 we will be able to continue in our commitment to improving the quality of life and maintaining independence for seniors across Ontario.

A number of members are leaving the Council having completed their terms. We express our appreciation to each of them for their contribution to Council's work and accomplishments in the past few years.

Council Members make every effort to learn about specific achievements, priorities and concerns in their own communities. In addition,

we seek opportunities to hold consultations in other areas, as the budget permits. Council met in London in March to hear presentations by 14 agencies or associations in the region in an effort to represent the elders there more accurately, through dialogue with them and with local planners and caregivers. A channel of communication that is open to all of you is by letter to this paper. I read every letter, share with Council what seems to highlight an issue, and reply to each on an individual basis.

An outstanding event in the field of aging was held recently in Ottawa. *Aging into the 21st Century* was a national conference for seniors, health care professionals and academics that gave an opportunity to interact and share, to hear outstanding speakers, and to celebrate the positive images of aging. A Recommendations Group is working on developing strategies for future change. You may hear of this through other media, and I shall also try to include some of the findings in a future issue of *Especially for Seniors*.

Seniors' Month is more of a celebration each year! The presentation of provincial awards for Senior Achievement, the series of concerts being held regionally, the events you are planning in your own communities - all are linked together by this year's bright and cheerful poster, *JubilAGEtion*. (See page 6.) To whatever extent you choose to be, or are able to be, involved - enjoy, enjoy!

LETTERS FROM THE MAILBAG

FROM a reader in Orleans:

Since semi-retiring at age 65 I decided to take up motorcycling again. Now nine years later, I am still going strong, driving about 10,000 miles a season. Although my wife does accompany me on the occasional short trip, she still thinks I am too old for motorcycles. During the past five years I've arrived home five times with the Eldest Driver award, so I find it difficult to convince her that lots of senior citizens are out on their bikes. So let's hear it from you seniors who are still driving and help me convince my wife that I'm not alone at 74 years of age.

FROM a reader in Port Hope:

Personally I do not think of the realization that death is not far off as terrifying as I am already in my 87th year and too busy to think of death. I do not profess to suggest how others should approach that inevitable time, but glad to report that I am enjoying life, doing such things as: assisting with church duties; playing bridge; attending get-togethers with other seniors; volunteering for food bank; assisting neighbouring tenants; and taking daily walks. If I waken in the

night, I think of the pleasant things that happened during the previous day and plan for the coming day. Soon sleep overtakes.

FROM a reader in Orangeville:

The reader in Kanata's expressed concern with the reality of death and the fear that it so frequently engenders is not uncommon. It is the reasoned reaction to "inquisitiveness" about life, its meaning and purpose, and the question "What am I, and why?" Having personally faced violent death at extremely close range on a couple of occasions, I can report that it appeared not as something to fear but rather as an exciting moment dominated by inquisitiveness. That was at a time when youthfulness served positively. Now that my four score and ten are dwindling fast I am less inquisitive about death but more about what the hell this life has been about. Everywhere I look through these aging eyes I see the hand of the Creator, but never yet have I seen His face. The seasons come and go - the leaves green and then fall. The sun warms the air and gives all things life. There can be no other answer: Creation is all around and the

Creator's hand is everywhere. Yet what purpose is there to miracles when man must seek and yet never find the purpose of his own existence? Why give man the power of reason when reason itself defies him?

With man's wide and increasing knowledge he grows less wise. He is no closer to understanding the dark questions posed by your Kanata writer than he was in the beginning.

Ed. Note: There were numerous responses to the letter from Kanata, many of them indicating spirituality as a source of comfort to the writers. Although we do not have room to print all these letters, they have been forwarded to the reader in Kanata.

FROM a reader in Stevensville:

I would like to see more on housing for seniors and perhaps some of the types of accommodation we live in. We ourselves live on a year round mobile estate and although we don't own it outright (it's us and the bank), we still have our independence. Although there are a number of things we have to have done to the place, we still feel better having a place on our own. I would like to see something done on mobile homes (or trailer parks as some call them) as an alternative for seniors.

Where there's a will, there's a simpler way

Why is it advisable to make a will?

People do it for many reasons, says Judith Wahl, but mainly because it means they have control over their own estate. Ms. Wahl is Executive Director of the Advocacy Centre for the Elderly (ACE), a legal clinic that provides services to low-income seniors in the Metropolitan Toronto area.

"A will is a last statement as to how people's assets should be dealt with," says Ms. Wahl. It's a way of recognizing the contributions of friends and relatives, and any helpers or homemakers. A will allows a person to recognize dependencies, such as a spouse or children, or potential dependencies. If you believe in the good work of a particular charity or organization, through your will you can continue to assist its work.

Ms. Wahl notes that leaving a will often makes things easier for relatives after a death - there is no squabbling over who gets what. "I'll never forget a cuckoo clock that sat in my office for years while the family fought over it."

Leaving a will also simplifies the legal transfer of assets. For example, if the will names a person as executor, that person has the authority to distribute the assets. This simplifies court procedures and, as it is not always necessary to probate a will, cuts the time and legal fees involved.

Ms. Wahl highlights the following:

- A person must be mentally competent to make out a valid will. He or she must understand who the natural beneficiaries would be and, if applicable, know why anyone is being excluded. Otherwise, the will could be challenged.
- People should check on an annual basis to ensure that their will is up-to-date with their wishes and specific assets.

Ms. Wahl advises that people see a lawyer about their wills. Estate law is very old, she says. If a will is to do what it is intended to do, the best wording must be taken into account. Some will forms available in stores are not Canadian and do not comply with Canadian law. Also, the law changes - sometimes quickly - and even good forms may not reflect this. There may also be tax consequences as a result of the way an estate is set up.

Costs

Making a will does not have to be expensive. If you are over 65 and receiving GIS, you can have one prepared at no charge through legal aid. Your local legal aid office will send you a form (certificate), which you take with proof of your GIS status to a lawyer who accepts legal aid.

Even for those who are not receiving GIS, the cost is not high. Preparation can minimize time spent with the lawyer and the resulting charge. Preparation should include the following:

- know who you want as executor and why
- list your assets
- list people who should receive the assets (beneficiaries)

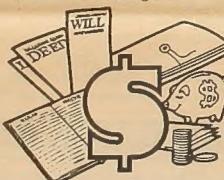
Witnesses

Ms. Wahl notes that "even if people use forms, they must be properly executed. That is, they must be signed in front of two witnesses who must also sign the will or it may not be valid."

The executor may be a witness, but witnesses should not include someone who is a beneficiary under the will. Although it would not affect the validity of the will as a whole, this could void any bequest to that person. Also, a spouse should not be a witness.

Aside from the law, says Ms. Wahl, it is better to have a witness who is not a beneficiary as it removes the question of duress. The will is only valid if no undue influence has been exerted.

You may also make a holograph will — completed and signed in your own handwriting. In this case, witnesses are not necessary. If a farmer is struck down by his tractor, for example, he may write his will on the side of a cow and this would be considered valid. If you do not want to go to a lawyer, you can use the commercial forms as a guide.



Listing assets

The disposition of assets is usually fairly general. Only specific bequests need to be identified, for example, a stated amount to a charitable organization, a meaningful piece of jewellery to a relative, a particular item to a friend. After such specific bequests, the residue of the estate may go to a particular person, be divided in equal parts among several people, etc.

However, it is advisable to write down what you own (RRSP, RRIF, insurance policies, bank accounts, investments etc.), any identification or account numbers, and where they are located, so that others will be aware of them. If you have different bank accounts, relatives may not find the bank books and money will sit in the banks. This information may be an informal chart kept in a safety deposit box or other safe place, or with a lawyer. Update it regularly.

Sometimes people include how they want to be buried. Make sure that relatives are aware of this, as some time may elapse before the will is read.

Beneficiaries

The normal beneficiaries are a

husband or wife and children. If there is no will, those people would come first, plus anyone you have supported in some way such as companions. If you are excluding anyone, it is useful for your lawyer to know, so that it can be explained later. Ms. Wahl notes a "wrinkle" here. Under the Family Law Act, one spouse may say he or she hates the other. If they are still married, the surviving spouse has the power to "break" the will. The court will ask the surviving spouse to choose within six months either to take what is specified in the will, or to accept a share of the estate as if the two had separated just before the death and had gone to court for formal division of property. This provision is intended to deal with unfair situations. For example, after 50 years of marriage, the estate may be in the husband's name although the wife has contributed to the opportunity to acquire property.

Bear in mind that some assets may already have a named beneficiary, e.g. a home held in joint tenancy, and may not form part of the estate.

Changing a Will

If there is just one change, this can be done by codicil. This might include a change of executor, acquisition of new property, or a different beneficiary - after the birth of new grandchildren for example. Older people marrying for a second time may want their estate to go to their own children. It is important to see a lawyer to set this up properly. Any previous will would be revoked by the marriage, unless it were drawn up with knowledge of a coming marriage.

When there is no will

A frequent question is "What happens if I don't have a will - does the government get everything?"

"The government does not want your assets," states Ms. Wahl. If there is no will, the Succession Law Reform Act sets out how the estate will be distributed. Basically, if a person leaves a spouse but no children, the spouse is the beneficiary. If there are both spouse and children, the first \$75,000 goes to the spouse; the remainder of the assets are divided amongst the spouse and children. If there is neither spouse nor children, the first beneficiaries are parents if they are still alive, then siblings and so on. If a person dies without a will and relatives are unknown, the Public Trustee holds on to the estate until some relatives are found to inherit.

The Advocacy Centre for the Elderly (ACE) will answer questions about wills and estates but does not have the resources to help with the preparation. As ACE is part of a network of legal aid clinics in the province, it can refer people to their local community clinic and provide backup services if necessary. For information, call (416) 487-7157.

Judging the contest: a unanimous decision

The judges were unanimous! Although a line that makes one person laugh may leave another cold, the panel of three who judged the cartoon contest announced in the Fall 1989 issue of *Especially for Seniors* managed to find not only the two winners featured in this issue, but another five on which they all agreed. In addition, they selected three cartoon concepts and a number of honourable mentions.

The panel consisted of the Honourable Gilles Morin, Minister for Senior Citizens' Affairs, JoAnne Fillimore, Chairman of the Ontario Advisory Council on Senior Citizens, and Jean Woodsworth, immediate Past President of the Ontario Division, Canadian Pensioners Concerned. (Mrs. Woodsworth recently received the Order of Ontario, the province's highest recognition of excellence and achievement. Mrs. Woodsworth was honoured for her "active service and leadership" in a variety of areas including seniors, women, church, housing, music and day care.)

At final tally, we had received a total of 653 entries in Category 1 (complete cartoons) and 91 in Category 2 (the "I just can't draw" group who sent in their ideas for cartoons to be illustrated later).

Very little was sacred. Popular targets included pensions and taxes, forgetfulness (concerning glasses and car keys in particular), and Grandpa's

...and the winners are...

Here is a list of the winning entries in the *Especially for Seniors* cartoon contest. With the help of Skeff, our resident senior cartoonist who will illustrate the cartoon concepts, we will be publishing all these entries in future issues.

Category 1 (complete cartoons)

1. Joe Owen, Barrie
2. Liliane Carrière, Cochrane
3. Neil Gillespie, Wilno
4. Art Simpson, Cambridge
5. Stanley G. Norris, Sarnia
6. Jessie Shirley, Flesherton
7. J. F. Whittingham, Richmond Hill

Honourable Mention

1. Bob Gillies, London
2. Hugh Elgie, Vancouver, B.C.
3. Al Hollingsworth, Wiarton
4. A. Bruce Medd, Napanee
5. Lily Matischuk, Kenora

Category 2 (cartoon concepts)

1. Dorothy Eker, Guelph
2. Margaret Daniels, Weston
3. Norman Stirling, Oshawa

Congratulations to all of you!

teeth. Several entries reflected memorable comments from grandchildren, while others looked at the division of labour around the home in retirement years. Memories of the good old days recalled life on the farm, the cost of property, and that long walk to the outhouse on a cold morning. There were wry comments on topical issues such as the environment, inflation and health.

It came through loud and clear that seniors like to laugh, and are not at all reluctant to laugh at themselves. Thank you to all of you who joined in the contest, even if your name does not appear in the list of winners. We hope that everyone who took part enjoyed doing so, and that all our readers will share a laugh as we publish winning entries and runners-up in this and future issues.

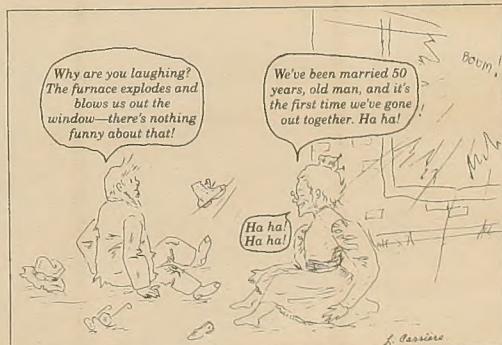
The judges' choice



"Try to mug a black belt will ya?"

Joe Owen, Barrie

For his winning entry, one of two he submitted, Joe Owen tried for a "different approach" to seniors. "I wanted to show we can handle ourselves when we have to," he said. At 73, Mr. Owen is still working half-days in the sign painting shop now owned by his son.



Liliane Carrière, Cochrane



Mme Carrière began doodling for her own enjoyment. Now she finds her pastime has almost become a job, as she draws cards and pictures for friends and relatives. Mme Carrière is 76 years of age.

JubilAGEtion

A Celebration of Age



Senior Citizens' Month
June 1990



Office for
Senior Citizens' Affairs
Gilles Moir, Minister
Ontario

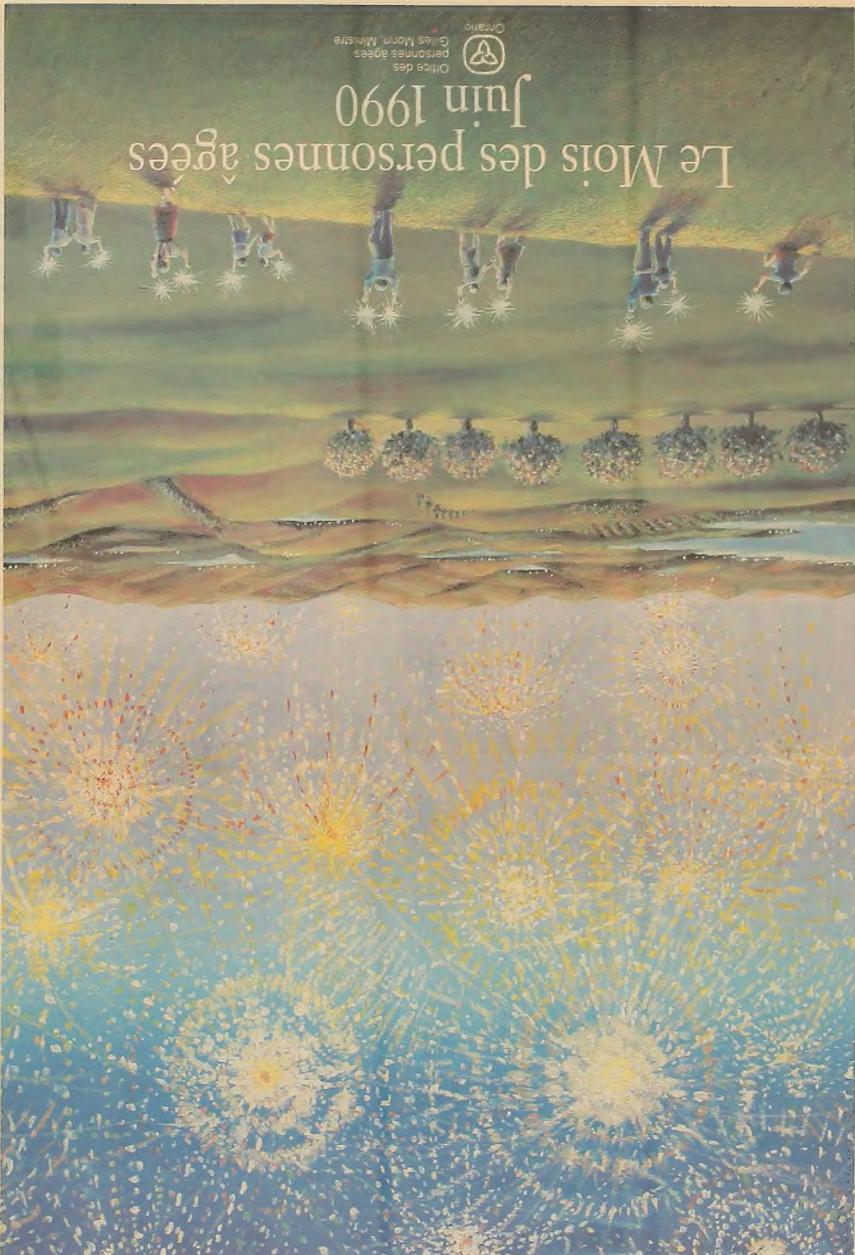
En hommage aux personnes âgées

HETE-ÂGE

Le Mois des personnes âgées
juin 1990



OIMA
Groupe des Maires et des Personnes Agées



Entrepreneurs : Après avoir pris une autre partie de la ville à l'âge de 45 ans, j'ai commencé à faire de la moto. Neuf ans plus tard, je l'ai achetée pour 100 000 miles par an. Mon entreprise comprend plusieurs lots de maisons et des immeubles de bureaux dans le centre-ville. Mon entreprise a été fondée en 1990 et elle a connu une croissance constante ces dernières années. J'ai également été pris dans les affaires avec mes deux frères, mais nous avons finalement vendu la compagnie à un autre entrepreneur en 2005.

Les entrepreneurs expérimentés parlent de leurs stratégies de réussite :

- Alors, vous les affaires qui échouent et qui réussissent ?
- Qu'est-ce que la réussite pour une entreprise ?
- Comment réussir dans un secteur concurrentiel ?
- Quels sont les conseils que vous donneriez aux personnes qui veulent entreprendre ?

LE SAC AUX LETTRES

Un élement important dans le domaine de l'émission d'informations de 27 sites universitaires des 300 dernières années a été la concurrence entre les deux groupes de stations de radio et de télévision. Les stations publiques ont toujours été en compétition avec les stations privées pour attirer l'audience. Les stations privées ont souvent été en mesure de proposer des programmes plus intéressants et de meilleures installations techniques que les stations publiques. Cependant, les stations publiques ont généralement été en mesure de proposer des programmes plus intéressants et de meilleures installations techniques que les stations privées. Les stations privées ont souvent été en mesure de proposer des programmes plus intéressants et de meilleures installations techniques que les stations publiques. Cependant, les stations publiques ont généralement été en mesure de proposer des programmes plus intéressants et de meilleures installations techniques que les stations privées.

Entre autres, nous devons faire face à l'augmentation de nos dépenses de fonctionnement et de nos dépenses d'investissement. Ces dernières sont principalement liées au financement des projets de construction et d'aménagement de nos installations portuaires, mais elles sont également liées à l'augmentation de nos dépenses de personnel et de nos dépenses de fonctionnement. Ces dernières sont principalement liées au financement des projets de construction et d'aménagement de nos installations portuaires, mais elles sont également liées à l'augmentation de nos dépenses de personnel et de nos dépenses de fonctionnement.



DECLARACION DE LA PRESIDENTE

